Smile:

Delta Dental of Virginia has the answer for small businesses.
Dental coverage gives you something to smile about

Controlling budgets and bottom line expenses are always top of mind when running a business. But keeping employees happy and healthy can also help companies save money and run smoothly. How can you improve your organization's bottom line and make a positive impact on employee morale? One answer is to offer dental benefits.

The Surgeon General reports that 164 million work hours are lost each year to dental problems. Good oral health may keep employees at their jobs.

Employees value benefits more than they do cash. Dental benefits are a low cost way to help keep companies competitive in the job market.

$1 in preventive care saves $4 in treatment. Dental benefits focused on preventive care help keep a cap on companies' health care costs.

An oral health study of 15 years of Delta Dental claims data demonstrated clear evidence that dental benefits can lead to dramatic improvements in oral health. As many as 120 medical conditions, some of them life-threatening, can be detected with dental checkups. Consumers recognize the connection between oral health and overall health, but employees tend to neglect oral health care when dental benefits are not made available.

Delta Dental strongly believes in the connection between oral health and overall health. Therefore, we have made a commitment to promote preventive care through innovative features like Healthy Smile, Healthy You® and MaxOver™. Access to quality dental benefits with inclusive preventive care features can actually help control costs, improve your bottom line and remain a very desirable benefit for your employees.

Our number one goal is to provide an exceptional dental benefits program for you and your employees.

1 Business Courier, “Health insurers open up, say Ah!: to getting in on dental market.” November 2008
3 Centers for Disease Control and Prevention, National Oral Health Surveillance System, BRFSS, 2004
The benefits of experience

When it comes to dental benefits, you can depend on Delta Dental of Virginia for:

**Customized plan options**
Delta Dental's customized plans are tailored to meet your needs, with a wide variety of network and benefit combinations, and built-in features that reward employees who practice preventive care.

**Communication support**
A variety of communication materials are available for you to use with your employees to promote the connection of good oral health to overall health.

**Service to smile about**
Ranked as the best customer service by brokers and voted the #1 dental coverage insurer,¹ you can be certain you won't have to worry about getting answers to your questions. With a 95% customer satisfaction rating² and a Certified Center of Excellence Award from Perdue University, our dedicated customer service team makes satisfaction a priority, giving employees and group decision makers alike something to smile about.

**Simplified online benefits administration**
Our secure website at deltadentalva.com provides the tools necessary to easily manage employee enrollment and every facet of benefits management online. The system allows both you and your employees to access and manage benefits 24/7, eliminating most paperwork and improving the efficiency of day-to-day administrative tasks.

**Claims administration**
Delta Dental of Virginia's proprietary claims system, DCS2000®, is designed to handle the nuances of dental claims, eligibility and billing functions to reduce errors and provide quick and accurate claims processing. Plus, all of our customer service representatives have direct access to DCS2000, so they can provide fast, accurate responses to even the most complex inquiry.

**Member self-service**
Employees can log into our secure website to track claims, verify benefits, print ID cards and member handbooks, find a dentist and much more. The user-friendly nature of all these self-service functions means fewer benefits questions for you to answer.

¹ 2009 Benefits Selling Reader’s Choice Awards
² Delta Dental Operations Information Summary, January 2009
Variety plus flexibility

Once you have made the decision to offer dental benefits, Delta Dental provides a portfolio of dental plans designed to best meet your needs. Our products are flexible - allowing for customized plans with a choice of deductibles, annual maximums, coinsurance amounts and network access - all so you can easily and confidently choose the right plan for your company.

Cost savings plus access to care

Delta Dental makes it easy for your employees to use their benefits. With the largest dental network in Virginia and across the U.S., it's likely their dentist already participates with us. That means, no matter the location, employees won't have to travel to receive quality, affordable dental care.

With Delta Dental, you have two network choices:

**Delta Dental PPO℠** is our preferred provider organization. Delta Dental PPO provides employees with the lowest out-of-pocket costs, because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 47% of all dentists in Virginia¹ and 45% nationally² participate in the Delta Dental PPO network.

**Delta Dental Premier®** is the largest dental network in the nation, with over 5,500 participating dentist locations in Virginia³ and 223,000 nationwide². Delta Dental Premier gives employees a wide selection of dentists with economical out-of-pocket costs. More than 86% of all dentists in Virginia¹ and 80% nationally² participate in the Delta Dental Premier network.

Of course, most plans give employees the option to visit any licensed dentist; however, their out-of-pocket costs may be lower when they select a Delta Dental PPO or Delta Dental Premier participating dentist than when they select a non-participating dentist. Dentists in both networks have also agreed to adhere to Delta Dental's treatment policies, which helps assure that employees' dental care is delivered in a cost-effective manner.

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1 Delta Dental of Virginia, September 2010
2 Delta Dental Plans Association, June 2010
3 NetMinder, September 2010
Delta Dental dual network advantage
more choice...more savings

Delta Dental offers your company the largest dental network in the nation. Groups using the Delta Dental PPO or the Delta Dental PPO plus Premier products can make the most of our dual network advantage. With these plans, members can select from the Delta Dental PPO network and receive the greatest level of savings, or they have the safety net feature of the Delta Dental Premier network, or they can still receive benefits by choosing an out-of-network dentist at a slightly higher out-of-pocket cost. The chart below illustrates Delta Dental’s dual network advantage versus single network competitors.

How the Delta Dental safety net concept works for you
In addition to sheer numbers, Delta Dental PPO and Delta Dental PPO plus Premier products offer employees options when choosing a dentist – Delta Dental PPO, Delta Dental Premier, or out-of-network. Their out-of-pocket costs may vary dependent upon their dentist’s network participation.

The chart below illustrates how choosing a network dentist helps employees save on out-of-pocket costs.*

Example:

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
<th>Delta Dental Premier</th>
<th>Non-Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Dentist charge</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>B. Plan Allowance</td>
<td>$75</td>
<td>$95</td>
<td>$72</td>
</tr>
<tr>
<td>C. % paid under</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>D. Delta Dental Pay</td>
<td>B x C $67.50</td>
<td>B x C $76.00</td>
<td>B x C $57.60</td>
</tr>
<tr>
<td>E. Employee Pay</td>
<td>B - D $7.50</td>
<td>B - D $19.00</td>
<td>A - D $42.40</td>
</tr>
<tr>
<td>F. Employee's Discount</td>
<td>A - B $25.00</td>
<td>A - B $5.00</td>
<td>A - A $0.00</td>
</tr>
</tbody>
</table>

*Example shown is for illustrative purposes only. Payment structures may vary between plans.
Make the connection

Delta Dental puts your money where your mouth is with the inclusion of two valuable services that focus strictly on preventive care. By taking advantage of these preventive care features, employers can realize the value of dental benefits and make the connection between oral and overall health.

MaxOver™ – impresses the importance of preventive dental care by rewarding employees with the rollover of a portion of their annual maximum for future use.

Here's how it works:
Members with natural teeth must have at least one preventive exam and cleaning, and members who have no natural teeth must have at least one preventive exam during their benefit period. In addition, for all members, claims paid during the benefit period must be less than the MaxOver claims threshold. Then, the appropriate MaxOver amount will be carried forward for use at a future time (the annual MaxOver amount is based on the plan's annual maximum benefit allowance). That means the level of coverage to which members have access can actually increase over time. The MaxOver account limit can never exceed the annual maximum benefit allowance.

Example:
Plan's annual maximum benefit allowance ...................................................$1,500
Submit claims up to .......................................................................................... $750
Annual MaxOver amount added to next benefit period ................................. $375
Total annual maximum benefit for the next benefit period.......................... $1,875

Healthy Smile, Healthy You® – supports the connection between oral health and overall health with additional preventive benefits for employees with certain health conditions.

Here's how it works:
Members who are pregnant, have diabetes or have certain high risk cardiac conditions can enroll in the program to become eligible for one additional cleaning and exam beyond the ordinary limit per benefit period. For pregnant members, the additional service will be during the term of their pregnancy.

Delta Dental provides you with everything you need to inform employees about the program, including enrollment materials for eligible employees.
Six reasons to choose Delta Dental of Virginia

1. **The Delta Dental Difference® – Bringing Value to Your Dental Benefit Dollar**
   Access to the country's most extensive network of dentists, combined with a focus on preventive care benefits, award-winning customer service, and state of the art technology for instant, accurate information and claims processing all add up to The Delta Dental Difference. And that difference ultimately equates to an incredibly effective dental benefits program for your company and your employees.

2. **Innovative Dental Benefit Solutions**
   Built-in features like Healthy Smile, Healthy You and MaxOver make it easy to entice employees to stay healthier through preventive care. Additional options and benefits can be customized into a dental benefits plan that will best fit your financial needs and your employees’ oral health needs.

3. **We Make Doing Business Easy**
   From introduction to a smooth implementation, Delta Dental makes it easy for you to manage and administer your dental benefits plan. Once up and running, you and your employees will experience quick, accurate claims processing through our extensive back-end processing systems, as well as time-saving online tools that use the latest technology to access eligibility, maintenance and group reporting. Furthermore, group employees have access to the interactive deltadentalva.com website for up to date benefit information at their convenience.

4. **Customer Service With a Smile**
   Our award-winning customer service team will satisfy both you and your employees by focusing on members’ dental benefit needs. Using DCS2000, our claims processing system built specifically for dental benefits requirements, members don’t have to wait while someone searches through extraneous medical, surgical or prescription drug data. Our exceptional customer service and client satisfaction ratings mean you won’t have to spend time intervening on your employees’ behalf to handle multiple inquiries.

5. **Promoting Oral Health Across Virginia**
   At Delta Dental, we believe everyone deserves a healthy smile. So we've developed Smart Smiles®, which focuses on teaching good oral health habits and ensuring that all Virginians have access to dental care. Smart Smiles is an innovative program, designed to be disseminated through Virginia's communities and public school system with the goal of improving the oral health of everyone in Virginia and giving them something to smile about.

6. **Peace of Mind – We're The Dental Experts**
   Delta Dental of Virginia was established in 1964 by the Virginia Dental Association as a not-for-profit service corporation. We provide dental benefits for over 1,400,000 members in thousands of groups that are easy to administer, easy to use, and most importantly...cost-efficient. Unlike many other providers for whom dental coverage is just part of their business, we specialize in dental coverage, making us The Dental Experts.

For more information, contact your broker, visit deltadentalva.com, or call Delta Dental at 888.335.8216.
Mission Statement:
To improve the public's health through market leadership as the dental experts by delivering quality dental benefits and superior service supported by evidence-based science and innovative technology.

Important Notice:
This is not a complete description of plan provisions or exclusions and limitations. Your broker or Delta Dental sales representative will provide you with complete details regarding coverage, costs, and specific exclusions and limitations. Please note the terms and conditions of the policy may be modified as described in the plan documents. Please review this information before applying for coverage. The amount of benefits provided depends upon the plan selected. Premiums will vary according to the selection made.